

Financial.

Financial.

**3% INTEREST**  
On Savings Accounts

PAID BY THE

# Bank of Richmond

9th and Main Streets.

Capital and Surplus, - - \$1,475,000.00

## The South-Atlantic Life

OF RICHMOND, VA.,

In 1907 placed more business on its books, excluding industrial insurance, than any other Virginia company. Lapse ratio, 2 1-2%; Interest rate, 6 3-10%. Moreover, January, 1908, exceeded January, 1907, 300%. Part of the company's success is yours for the asking, if you are a life insurance man. Drop in at 903 Mutual Building and talk it over.

## The Savings Bank of Richmond

1117 East Main Street.

THE INSTITUTION FOR THE PEOPLE.

The assets of the Bank are examined at regular periods by its Directors. In addition, the entire affairs of this Bank have just been examined by reliable and competent auditors, entirely disinterested parties, and conditions were found to be most satisfactory. The management of the Bank is in the hands of men whose reputations insure absolute safety and liberal treatment to all. One dollar starts an account, and interest allowed. We lend you money to secure a home, and you can pay it back in small amounts.

R. A. PATTERSON, President. L. Z. MORRIS, Vice-President.  
JAMES M. BALL, Cashier.

DIRECTORS: George L. Christian, N. D. Hargrove, P. Whitlock, H. Theodore Elyson, W. H. Zimmermann, E. Alsop, F. Sitterding, H. Seldon Taylor, John W. Gordon, G. G. Valentine, R. F. Patterson, E. A. Shepherd.

Organized 1848.

## Union Mutual Life Insurance Co.

Assets, \$14,000,000 Surplus, \$700,000

This Company was examined October, 1906, by Actuary and Examiner S. H. Wolfe, New York; Joseph Button, Virginia; E. E. Rittenhouse, Colorado; Frederick L. Cutting, Massachusetts; S. W. Carr, Maine State Insurance Commissioner, and they united in stating, on December 21st, that the Company was entirely solvent, and that there was no diversion of funds for political or other improper purposes.

DUKE A. PUTNEY, State Manager,  
Mutual Building, Richmond, Va.  
Several Agents Wanted on Salary or Commission Contracts.

H. L. SCHMELZ.

GEO. A. SCHMELZ

## SCHMELZ BROTHERS, Bankers,

E. S. BLANTON, Cashier. Newport News, Va.

STRONG, CONSERVATIVE, ACCOMMODATING

Seventeen Years' Continuous Growth! Largest and Strongest Bank in the City! Deposits Over \$1,000,000.00. Individual Liability of Firm Over Half a Million, in Addition to Assets of Bank.

Four Per Cent. Paid on Savings Accounts.

## Our Deposits--

Have increased over \$40,000.00  
since the first of the year....

It Means CONFIDENCE and NEW ACCOUNTS from the public.  
Business Methods, Promptness, Courtesy and 4 PER CENT. from us.

It's worth while to open an account at the

## Capitol Savings Bank,

The Bank That Pays 4 Per Cent.

## NATIONAL STATE BANK

RICHMOND, VA.  
(Formerly The State Bank of Virginia.)

Capital, - \$500,000 Surplus, - \$300,000

DIRECTORS: J. L. Antrim, John S. Elliott, Wm. M. Hill,  
James D. Crump, Jos. M. Fourqurean, Edward C. Mayo,  
A. R. Ellerson, Horace S. Hawes, Granville G. Valentine.

OFFICERS: JOHN S. ELLETT, President. WM. M. HILL, Cashier.

Safety Deposit Boxes For Rent—Interest Allowed on Savings Deposits.

We invite you to do business with us.

**UNION BANK**

Getting Ahead in the World

It is merely a matter of systematic saving and judicious investments. It is not necessary to make a fancy salary or own a city block. But save—put a part of your salary in the

Oldest, Strongest and Safest Savings Bank in the South

and watch the happy results. You'll begin to see—to solve the mystery of gaining by "getting ahead."

Banking by mail a special feature.

UNION BANK OF RICHMOND, VA., 1107 E. Main Street

Capital and Surplus, \$600,000.  
Deposits, \$1,500,000

## THE ROOF'S FIRST COST



Is but the beginning of expense, if you use inferior material. No roof costs so little in the end as one made of

G.M. Co.'s Pearl I.C. Old Style Redipped

ROOFING TIN—It lasts longer and protects better than others.

It's the standard by which all other roofing tins are measured.

For your protection, see that the shield is on each sheet.

Gordon Metal Company, Fourteenth and Dock Sts., Richmond, Va.



For the Best Light

The best fittings and fixtures are essential, no less skillful workmen to install them. We supply both. All fixtures and skillful artisans to put them in place. We will see to it, if given the opportunity, which we ask, that your gas burns bright—your gas gives light. May we have a try at it?

Mahoney &amp; Weisiger

523 East Main Street.

PHONE No. 800.

WILLIAM C. WEST,

ARCHITECT  
1103 EAST MAIN ST.  
Merchants' National Bank Building,  
RICHMOND, VA.

C. K. HOWELL  
COMPANY  
ARCHITECT  
729 East Main Street.  
Phone 5347

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at reasonable prices.

You save Labor, Time and Money when you buy implements that wear well and work well. The kind that we sell.

We issue one of the best and most complete of Farm Implement Catalogues. It gives prices, descriptions and much interesting information. Mailed free upon request. Write for it.

## The Implement Co.,

1302 East Main St., RICHMOND, - VIRGINIA.

We are headquarters for V. Crimp and other Roofing, Wire Fencing, Barb Wire, Poultry Netting, etc.

Write for prices on any supplies or Farm Implements you require.

## The Mutual Benefit

Is one of the oldest, largest and strongest financial institutions in the world, and we write the best and most liberal policy contract of any company doing business.

We Take the Lead!

## J. C. Drewry & Co.

State Agents for Virginia, Richmond.

## Harry A. Woody

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14 S. FIFTEENTH ST.,

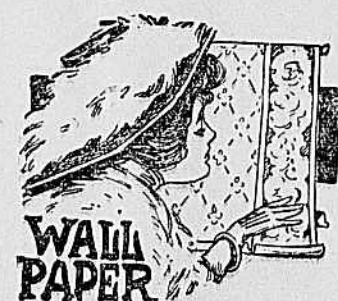
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ING BY ELECTRICITY, Etc.

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R. L. PETERS,

Next Door to the Academy of Music.

Financial.

## CITY BANK

OF RICHMOND, VA.

Capital and Surplus, \$400,000

Undivided Profits, \$150,000

Would be pleased to receive the accounts of corporations, firms and individuals.

Interest allowed on deposits in Savings Department.

WILLIAM H. PALMER, President.  
E. B. ADDISON, Vice-President.  
J. W. SINTON, Cashier.

## Virginia Trust Company

Corner Tenth and Main Streets.

Accepts Accounts and Collections and offers to its friends all the Advantages and Facilities of a well-equipped Financial Institution.

Pays Interest on Accounts by Agreement.

## RICHMOND IRON WORKS,

Richmond, Virginia

ESTABLISHED 1869

Post-Office Box, 601

Long Distance Telephone, 1037

IF YOU CAN'T FIND IT IN THE STORE, WE CAN MAKE IT

|                   |               |                  |                |
|-------------------|---------------|------------------|----------------|
| Brass Castings    | Iron Castings | Sheet Metal Work | Smoke Stacks   |
| Smoke Connections | Tanks         | Sawmill Supplies | Pulleys        |
| Bearing Metal     | Wire Guards   | Patterns         | Drawings       |
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MACHINERY, CARS, LOCOMOTIVES, STEAM SHOVELS AND ENGINES OVERHAULED. REPAIRS A SPECIALTY

No. 4--THINGS WE BUY IN CARLOAD LOTS. See Next Sunday.

SOLID CARLOAD OF

# Carter's White Lead

In 100-lb. Kegs  
FOR  
JOHN L. BRANCH & CO., Richmond, Va.

## Car Load Barbed Wire

Will be ready for delivery within a week. It will contain a generous supply. Bent wire is so scarce it can't last. Get in your order.

## Everything in Hardware,

In Roofing and Sheathing Papers, Corrugated and V-Crimp Roofing, or anything you may need along these lines.

## The Best Paint.



That stands the weather and the years, and at least prices.

Baldwin & Brown  
Incorporated,  
1557 E. Main St.

General Hardware.

3 Warehouses—C. &amp; O., S. A. L. &amp; So. Ry.

## This is Good Doctrine

When planning a house you will be sure to get the best results by using the following specifications:

FOR THE ROOF  
"MONROE" REDIPPED TIN.

FOR THE BATH-ROOM  
"MONOGRAM" CLOSETS  
(Klean Klearing Klokets)

AND  
"MONOGRAM" BATH TUBS.

Corrugated and V-Crimped Roofing, Conductor and Eaves Trough.

WHOLESALE DEALERS IN

PLUMBERS' and TINNERS' SUPPLIES.

McGRAW-YARBROUGH CO., Inc., 9-11 South Eighth Street  
RICHMOND, - VA.

## Are You Building?

WHY NOT LET US SUPPLY YOUR GAS, ELECTRIC OR COMBINATION CHANDELIERS AND BRACKETS.

We have the best equipped showroom in the city, with an experienced salesman in charge. These are at your service. We have experienced Fitters, and can hang your fixtures properly. We have a full line of Gas and Electric Glassware from which to select. We are Manufacturers' Agents, and can save you from 10 to 15 per cent. Ask for our booklet, "Artistic Lighting."

The E. B. Taylor Co.,  
1011 East Main Street.

## FLOOR PAINTS.

BEST READY-MIXED PAINTS,  
Waxene, Floor Wax, Brushes, Etc., Etc.

Tanner Paint and Oil Co.  
1419 E. Main, Richmond, Va.

THE GENERAL ACCIDENT CO.,  
The Only Company That Wrote Over  
\$24,000.00  
In Premiums One Year in Virginia.  
Why? Ask  
E. D. SAMPSON, General Agent,  
812 Mutual Building, Richmond, Va.  
Phone 6786.